

P.O. Box 747
Falls Church, Virginia 22040-0747
Phone: (703) 205-8000
Fax: (703) 205-8050
(703) 698-8590 (GIV)

Birch, Stewart, Kolasch & Birch, LLP

Fax

RECEIVED
CENTRAL FAX CENTER

SEP 21 2005

To: USPTO
CRUCKSHANK & CO. **From:** JAMES M. SLATTERY

Fax: 571-273-8300 **Date:** September 21, 2005

Phone: **Pages:** 10 (including cover sheet)

Your Ref.: DDOC/EB/CO/31083US **Our Ref.:** 1817-0155PUS1

Re: FORAN, John A. et al.
Appl. No. 10/524,767 **CC:**

Urgent **For Review** **Please Comment** **Please Reply** **Please Recycle**

This transmission is intended for the sole use of the individual and entity to whom it is addressed, and may contain information that is privileged, confidential, and exempt from disclosure under applicable law. You are hereby notified that any dissemination, distribution, or duplication of this transmission by someone other than the intended addressee or its designated agent is strictly prohibited. If your receipt of this transmission is in error, please notify this firm immediately by collect call to (703) 205-8000, and send the original transmission to us by return mail at the address above.

Comments: Request Corrected Official Filing Receipt

RECEIVED
CENTRAL FAX CENTER

SEP 21 2005

PATENT
1817-0155PUS1

IN THE U.S. PATENT AND TRADEMARK OFFICE

Applicant(s): FORAN, John A. et al. Conf.: 3428
Appl. No.: 10/524,767 Group: 3629
Filed: July 13, 2005 Examiner:
For: A FUNDS TRANSFER METHOD AND SYSTEM

REQUEST FOR A CORRECTED OFFICIAL FILING RECEIPT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

SEP 21 2005

Sir:

Attached hereto is the Official Filing Receipt in connection with the above-identified application.

THE FOLLOWING CORRECTION(S) IS/ARE RESPECTFULLY REQUESTED:

ASSIGNMENT FOR PUBLISHED PATENT APPLICATION-

Change From: "INTER-NET PAYMENTS PATENTS LIMETED,
BRAY, IRELAND"

To: -- INTERNET PAYMENTS PATENTS LIMITED,
BRAY, IRELAND--

It is respectfully requested that the U.S. Patent and Trademark Office forward/issue a new Filing Receipt with the correction(s) indicated above. Support for the correction(s) is readily apparent on the enclosed photocopy of the Declaration and Power of Attorney document.

If necessary, the Commissioner is hereby authorized in this, concurrent, and future replies, to charge payment or credit any

Appl. No. 10/524,767

overpayment to Deposit Account No. 02-2448 for any additional fees required under 37 C.F.R. § 1.16 or under 37 C.F.R. § 1.17; particularly, extension of time fees.

Respectfully submitted,

BIRCH, STEWART, KOLASCH & BIRCH, LLP

By 
James M. Slattery, #28,380

P.O. Box 747
Falls Church, VA 22040-0747
(703) 205-8000

JMS/RFG/sem
1817-0155PUS1

Attachment(s)



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
 United States Patent and Trademark Office
 Address: COMMISSIONER FOR PATENTS
 P.O. Box 1450
 Alexandria, Virginia 22313-1450
 www.uspto.gov

| APPL NO. | FILING OR 371 (C) DATE | ART UNIT | FIL FEE RECD | ATTY/DOCKET NO | DRAWINGS | TOT CLMS | IND CLMS |
|------------|------------------------|----------|--------------|----------------|----------|----------|----------|
| 10/524,767 | 07/13/2005 | 3629 | 1330 | 1817-0155PLUS1 | 3 | 22 | 4 |

CONFIRMATION NO. 3428

02292
 BIRCH STEWART KOLASCH & BIRCH
 PO BOX 747
 FALLS CHURCH, VA 22040-0747

FILING RECEIPT



OC000000016821698

Date Mailed: 07/28/2005

Receipt is acknowledged of this regular Patent Application. It will be considered in its order and you will be notified as to the results of the examination. Be sure to provide the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION when inquiring about this application. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please mail to the Commissioner for Patents P.O. Box 1450 Alexandria Va 22313-1450. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections (if appropriate).

Applicant(s)

John Anthony Foran, Dublin, IRELAND;
 Joseph Patrick Corcoran, Dublin, IRELAND;
 Christopher Michael Murphy, Dublin, IRELAND;

Assignment For Published Patent Application

INTER-NET PAYMENTS PATENTS LIMITED, Bray, IRELAND

Power of Attorney: The patent practitioners associated with Customer Number 02292.

Domestic Priority data as claimed by applicant

This application is a 371 of PCT/IE03/00111 08/18/2003

Foreign Applications

IRELAND S2002/0679 08/16/2002

Projected Publication Date: 11/03/2005

Non-Publication Request: No

Early Publication Request: No

Title

Funds transfer method and system**Preliminary Class**

705

PROTECTING YOUR INVENTION OUTSIDE THE UNITED STATES

Since the rights granted by a U.S. patent extend only throughout the territory of the United States and have no effect in a foreign country, an inventor who wishes patent protection in another country must apply for a patent in a specific country or in regional patent offices. Applicants may wish to consider the filing of an international application under the Patent Cooperation Treaty (PCT). An international (PCT) application generally has the same effect as a regular national patent application in each PCT-member country. The PCT process simplifies the filing of patent applications on the same invention in member countries, but does not result in a grant of "an international patent" and does not eliminate the need of applicants to file additional documents and fees in countries where patent protection is desired.

Almost every country has its own patent law, and a person desiring a patent in a particular country must make an application for patent in that country in accordance with its particular laws. Since the laws of many countries differ in various respects from the patent law of the United States, applicants are advised to seek guidance from specific foreign countries to ensure that patent rights are not lost prematurely.

Applicants also are advised that in the case of inventions made in the United States, the Director of the USPTO must issue a license before applicants can apply for a patent in a foreign country. The filing of a U.S. patent application serves as a request for a foreign filing license. The application's filing receipt contains further information and guidance as to the status of applicant's license for foreign filing.

Applicants may wish to consult the USPTO booklet, "General Information Concerning Patents" (specifically, the section entitled "Treaties and Foreign Patents") for more information on timeframes and deadlines for filing foreign patent applications. The guide is available either by contacting the USPTO Contact Center at 800-788-9199, or it can be viewed on the USPTO website at <http://www.uspto.gov/web/offices/pac/doc/general/index.html>.

**LICENSE FOR FOREIGN FILING UNDER
Title 35, United States Code, Section 184
Title 37, Code of Federal Regulations, 5.11 & 5.15****GRANTED**

The applicant has been granted a license under 35 U.S.C. 184, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" followed by a date appears on this form. Such licenses are issued in all applications where the conditions for issuance of a license have been met, regardless of whether or not a license may be required as set forth in 37 CFR 5.15. The scope and limitations of this license are set forth in 37 CFR 5.15(a) unless an earlier license has been issued under 37 CFR 5.15(b). The license is subject to revocation upon written notification. The date indicated is the effective date of the license, unless an earlier license of similar scope has been granted under 37 CFR 5.13 or 5.14.

This license is to be retained by the licensee and may be used at any time on or after the effective date thereof unless it is revoked. This license is automatically transferred to any related applications(s) filed under 37 CFR 1.53(d). This license is not retroactive.

The grant of a license does not in any way lessen the responsibility of a licensee for the security of the subject matter as imposed by any Government contract or the provisions of existing laws relating to espionage and the national security or the export of technical data. Licensees should apprise themselves of current regulations especially with respect to certain countries, of other agencies, particularly the Office of Defense Trade Controls, Department of State (with respect to Arms, Munitions and Implements of War (22 CFR 121-128)); the Office of

Export Administration, Department of Commerce (15 CFR 370.10 (j)); the Office of Foreign Assets Control, Department of Treasury (31 CFR Parts 500+) and the Department of Energy.

NOT GRANTED

No license under 35 U.S.C. 184 has been granted at this time, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" DOES NOT appear on this form. Applicant may still petition for a license under 37 CFR 5.12, if a license is desired before the expiration of 6 months from the filing date of the application. If 6 months has lapsed from the filing date of this application and the licensee has not received any indication of a secrecy order under 35 U.S.C. 181, the licensee may foreign file the application pursuant to 37 CFR 5.15(b).

1817-0155PUS1
ATTORNEY DOCKET NO. _____

BIRCH, STEWART, KOLASCH & BIRCH, LLP

UNITED STATES PATENT RIGHTS, OR
UNITED STATES PLUS ALL FOREIGN PATENT RIGHTS

COPY

ASSIGNMENT

Application No. 10/524,767Filed February 16, 2005Insert Name(s)
of Inventor(s)

*** (Given Name FAMILY NAME (ALL CAPS)) ***

WHEREAS, Christopher MURPHY ; John Anthony PORAN ; Joseph Patrick CORCORAN

(hereinafter designated as the undersigned) has (have) invented certain new and useful improvements in
A funds transfer method and system

Insert Title
of Invention

for which an application for Letters Patent of the United States of America has been executed by the
undersigned (except in the case of a provisional application).

Insert Date
of Signing of
Application

May 13, 2005 on _____; and

Insert Name
of AssigneeWHEREAS, INTERNET PAYMENTS PATENTS LIMITEDInsert Address
of Assigneeof "Elsinore", Meath Road, Bray, County Wicklow, Ireland.CHECK BOX
IF APPROPRIATE

its heirs, successors, legal representatives and assigns (hereinafter designated as the Assignee) is
desirous of acquiring the entire right, title and interest in and to said invention and in and to any
Letters Patent(s) that may be granted therefor in the United States of America and

in any foreign countries.

NOW, THEREFORE, in consideration of the sum of Ten Dollars (\$10.00) to the undersigned in hand
paid, the receipt of which is hereby acknowledged, and other good and valuable consideration, the
undersigned has (have) sold, assigned and transferred, and by these presents does sell, assign and
transfer unto said Assignee the full and exclusive right to the said invention in the United States of
America, its territories, dependencies and possessions and the entire right, title and interest in and to
any and all Letters Patent(s) which may be granted therefor in the United States of America, its
territories, dependencies and possessions, and if the box above is designated, in any and all foreign
countries;

and to any and all divisions, reissues, continuations, conversions and extensions thereof for the full
term or terms for which the same may be granted.

Page 1 of 2

1817-0155PUS1
Attorney Docket No. _____

The undersigned agree(s) to execute all papers necessary in connection with this application and any continuing, divisional, conversion or reissue applications thereof and also to execute separate assignments in connection with such applications as the Assignee may deem necessary or expedient.

The undersigned agree(s) to execute all papers necessary in connection with any interference which may be declared concerning this application or continuation, division, conversion or reissue thereof or Letter Patent(s) or reissue patent issued thereon and to cooperate with the Assignee in every way possible in obtaining and producing evidence and proceeding with such interference.

The undersigned agree(s) to execute all papers and documents and to perform any act which may be necessary in connection with claims or provisions of the International Convention for the Protection of Industrial Property or similar agreements.

The undersigned agree(s) to perform all affirmative acts which may be necessary to obtain a grant of a valid United States of America patent(s) or a grant of a valid United States of America and any foreign patent(s) to the Assignee and to vest all rights therein hereby conveyed to said Assignee as fully and entirely as the same would have been held by the undersigned if this Assignment and sale had not been made.

The undersigned hereby authorize(s) and request(s) the Patent and Trademark Office Officials in the United States of America and in any foreign countries to issue any and all Letters Patents resulting from said application or any continuing, divisional, conversion or reissue applications thereof to the said Assignee, as Assignee of the entire interest, and hereby covenants that he has (they have) the full right to convey the entire interest herein assigned, and that he has (they have) not executed, and will not execute, any agreement in conflict herewith.

The undersigned hereby grant(s) the law firm of Birch, Stewart, Kolasch & Birch, LLP the power to insert on this Assignment any further identification which may be necessary or desirable in order to comply with the rules of the U.S. Patent and Trademark Office for recordation of this document.

The undersigned hereby covenant(s) that no assignment, sale, agreement or encumbrance has been or will be made or entered into which would conflict with this assignment.

In witness whereof, executed by the undersigned on the date(s) opposite the undersigned name(s).

Date 13/5/05Name of Inventor A. FORAN

(signature) John Anthony FORAN

Date 13/5/05Name of Inventor J. P. CORCORAN

(signature) Joseph Patrick CORCORAN

Date 13/5/05Name of Inventor C. MURPHY

(signature) Christopher MURPHY

Date _____

Name of Inventor _____

(signature) _____

Date _____

Name of Inventor _____

(signature) _____

Date _____

Name of Inventor _____

(signature) _____

1817-0155PUS1
Attorney Docket No. _____

I hereby appoint the practitioners at CUSTOMER NO. 02292 as my attorneys or agents to prosecute this application and/or an international application based on this application and to transact all business in the United States Patent and Trademark Office connected therewith and in connection with the resulting patent based on instructions received from the entity who first sent the application papers to the practitioners, unless the inventor(s) or assignee provides said practitioners with a written notice to the contrary:

Send Correspondence to:

CUSTOMER NO. 02292 (BIRCH, STEWART, KOLASCH & BIRCH, LLP)
Telephone: (703) 205-8000 Facsimile: (703) 205-8050

PLEASE NOTE
YOU MUST
COMPLETE
THE
FOLLOWING:
↓

Full Name of First
Inventor, If any,
not above

Home Residence
Inventor Citizenship

Home Post Office
Address

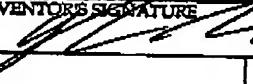
Full Name of Second
Inventor, If any,
not above

Full Name of Third
Inventor, If any,
not above

Full Name of Fourth
Inventor, If any,
not above

Full Name of Fifth
Inventor, If any,
not above

Full Name of Sixth
Inventor, If any,
not above

| | | | |
|---|--|---|------------------|
| GIVEN NAME/FAMILY NAME John Anthony Foran | | INVENTOR'S SIGNATURE  | DATE* 13/1/05 |
| Residence (City, State & Country) Dublin, Ireland | | CITIZENSHIP Irish | |
| MAILING ADDRESS (Complete Street Address including City, State & Country) 8 Carversfort Grove, Blackrock, County Dublin, Ireland | | | |
| GIVEN NAME/FAMILY NAME Joseph Patrick Corcoran | | INVENTOR'S SIGNATURE  | DATE* 13/5/05 |
| Residence (City, State & Country) Dublin, Ireland | | CITIZENSHIP Irish | |
| MAILING ADDRESS (Complete Street Address including City, State & Country) Kilmolin, Enniskerry, County Wicklow, Ireland | | | |
| GIVEN NAME/FAMILY NAME Christopher Michael Murphy | | INVENTOR'S SIGNATURE  | DATE* 13/5/05 |
| Residence (City, State & Country) Dublin, Ireland | | CITIZENSHIP Irish | |
| MAILING ADDRESS (Complete Street Address including City, State & Country) Kilmolin, Enniskerry, County Wicklow, Ireland | | | |
| GIVEN NAME/FAMILY NAME | | INVENTOR'S SIGNATURE | DATE* |
| Residence (City, State & Country) | | CITIZENSHIP | |
| MAILING ADDRESS (Complete Street Address including City, State & Country) | | | |
| GIVEN NAME/FAMILY NAME | | INVENTOR'S SIGNATURE | DATE* |
| Residence (City, State & Country) | | CITIZENSHIP | |
| MAILING ADDRESS (Complete Street Address including City, State & Country) | | | |
| GIVEN NAME/FAMILY NAME | | INVENTOR'S SIGNATURE | DATE* |
| Residence (City, State & Country) | | CITIZENSHIP | |
| MAILING ADDRESS (Complete Street Address including City, State & Country) | | | |